

Information to identify the case:

Debtor 1	Glenn B. Zilch	Social Security number or ITIN	xxx-xx-7847
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Patricia A Zilch	Social Security number or ITIN	xxx-xx-6109
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-23355-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Glenn B. Zilch

Patricia A Zilch

10/18/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Glenn B. Zilch
 Patricia A Zilch
 Debtors

Case No. 12-23355-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Oct 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2017.

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 13497563
 13413336
 13413337
 13413338
 13431972
 13430936
 13765026
 13416230
 13413342
 13413343

+Glenn B. Zilch, Patricia A Zilch, 600 Mayville Avenue, Pittsburgh, PA 15226-1326
 Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 +Che Group, Po Box 900, Waterloo, IA 50704-0900
 +Chase Manhattan, Attn: Bankruptcy Research Dept, P.O. Box 24696, Columbus, OH 43224-0696
 +Chela/Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500
 +Fifth Third Bank, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652
 +JP Morgan Chase Bank N.A., 201 N. Central Avenue, AZ1-1191, Phoenix, AZ 85004-1071
 +Lakeview Loan Servicing, LLC, P.O. Box 840, Buffalo, New York 14240-0840
 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 +Pnc Bank, P.o.box 3180, Pittsburgh, PA 15230-3180
 +Pnc Ne Er, 4661 E Main St, Columbus, OH 43213-3298

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 19 2017 01:17:02 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 cr EDI: BANKAMER.COM Oct 19 2017 01:08:00 Bank Of America, N.A., PO Box 15019, Wilmington, DE 19886-5019
 cr +EDI: PRA.COM Oct 19 2017 01:08:00 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
 13413334 +EDI: GMACFS.COM Oct 19 2017 01:08:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
 13438149 +EDI: GMACFS.COM Oct 19 2017 01:08:00 Ally Financial, c/o Ally Servicing LLC, P.O. Box 130424, Roseville, MN 55113-0004
 13435134 EDI: AIS.COM Oct 19 2017 01:08:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 13413335 +EDI: BANKAMER.COM Oct 19 2017 01:08:00 Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285
 13413339 +EDI: DISCOVERPL Oct 19 2017 01:08:00 Discover Personal Loans, Po Box 30954, Salt Lake City UT 84130-0954
 13413339 +E-mail/Text: dplbk@discover.com Oct 19 2017 01:17:52 Discover Personal Loans, Po Box 30954, Salt Lake City UT 84130-0954
 13413340 +E-mail/Text: collectionbankruptcies.bancorp@53.com Oct 19 2017 01:17:58 Fifth Third Bank, Mz-Bankruptcy East-Rscbte, 1830 East Paris Ave. Se, Grand Rapids, MI 49546-6253
 13429885 EDI: RMSC.COM Oct 19 2017 01:08:00 GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
 13413341 +EDI: RMSC.COM Oct 19 2017 01:08:00 Gemb/care Credit, Attn: bankruptcy, Po Box 103104, Roswell, GA 30076-9104
 13519118 +E-mail/Text: bknotice@ncmlc.com Oct 19 2017 01:17:38 National Capital Management, LLC., 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
 13570817 EDI: PRA.COM Oct 19 2017 01:08:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 13438662 EDI: NAVIENTFKASMGUAR.COM Oct 19 2017 01:08:00 Sallie Mae Inc. on behalf of USA FUNDS, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
 13575760 EDI: ECAST.COM Oct 19 2017 01:08:00 eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Lakeview Loan Servicing, LLC
 cr Lakeview Loan Servicing, LLC
 cr* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230, MEMPHIS, TN 38125-1741
 13577003* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: gamr
Form ID: 3180W

Page 2 of 2
Total Noticed: 28

Date Rcvd: Oct 18, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Lakeview Loan Servicing, LLC ecfmail@mwc-law.com
Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Ann E. Swartz on behalf of Creditor Lakeview Loan Servicing, LLC ecfmail@mwc-law.com
Ann E. Swartz on behalf of Creditor Bank Of America, N.A. ecfmail@mwc-law.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Marisa Myers Cohen on behalf of Creditor Lakeview Loan Servicing, LLC mcohen@mwc-law.com
Matthew John McClelland on behalf of Creditor Lakeview Loan Servicing, LLC
bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
William F. Dannhardt on behalf of Joint Debtor Patricia A Zilch wfdesquire@gmail.com
William F. Dannhardt on behalf of Debtor Glenn B. Zilch wfdesquire@gmail.com

TOTAL: 13